



Grameen Kalyan

Proposed NU Business Name : Gofur Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Abdul Gofur Vill: Belghoria, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	: 31 Years
Marital status	: Single
No. of siblings:	: 3 (three) brothers and 2 (one) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Rabia Khatun : Md. Toaib Ali : Branch: Alampur, Group # 04, Centre # 58/M, Loan no.: 5715, Member since: 2003, First loan: Tk. 5,000, Existing loan: 10,000, Outstanding: All Paid
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Father : No : Nil : Nil : Nil
Education, till to date	: MBS

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He got 3 years practical experience in this business. This is his family business because my father used to do cow fattening.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01858953490
National ID number	:	5017956459256
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including agriculture farming, cow rearing.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name 0	:	Gofur Dairy Farm
Address/ Location	:	Belghoria, Kushtia
Total Investment	:	BDT 485,000
Financing	:	Self financing: BDT 85,000 Required Investment: BDT 400,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 1,20,000/- each; ➤ Milk production is estimated to be 10 lit./per day/cow; ➤ Feeding cost of each cow= BDT 140/day/cow; ➤ Estimated selling price of milk = BDT 40/ Kg; ➤ Payback period to the investor is 4 years; ➤ Expected date to start the project is in early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

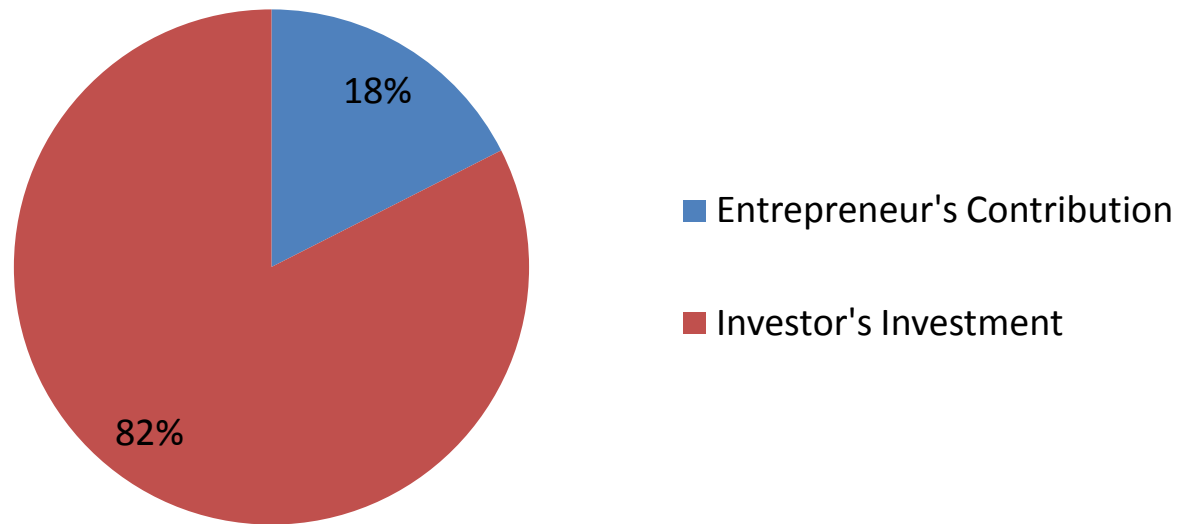
Particulars	Total proposed Project Cost (BDT)
Investments in different categories:	
Cow Shade	100,000
Cow (3 milky cow)	360,000
Water Supply Motor	10,000
Electrical fittings	5,000
Cow feeding Appliance	5,000
Others	5,000
Total Capital	485,000

Note:

- I used to do cow fattening but I have sold all the cow before Eid and now I want to switch in dairy farm from fattening.
- My existing Cow Shade is not suitable for dairy farm so I have to build a new shade for my proposed dairy farm.

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution (including cow shade BDT. 150,000)	85,000	18
Investor's Investment	400,000	82
Total Investment	485,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:												
Milk Sales	1,200	36,000	336,000	1,320	39,600	369,600	1,452	43,560	406,560	1,597	47,916	447,216
Calves Sales			45,000			60,000			75,000			75,000
Cow Dung Sales	30	900	10,950	30	909	11,060	31	918	11,170	31	927	11,282
(A) Total Revenue	1,230	36,900	391,950	1,350	40,509	440,660	1,483	44,478	492,730	1,628	48,843	533,498
Less: Cost of sales												
(B) Cost of Sales (cow food)	420	12,600	153,300	441	13,230	160,965	463	13,892	169,013	486	14,586	177,464
Gross profit (GP) [C=(A-B)]	810	24,300	238,650	851	25,515	250,583	893	26,791	263,112	938	28,130	276,267
Less: Operating Costs:												
Electricity bill		500	6,000		500	6,000		550	6,600		550	6,600
Transportation		400	4,800		450	5,400		500	6,000		550	6,600
Doctors and Medicine			12,000			12,600	-	-	13,230	-	-	13,892
Repair & Maintenance		500	6,000		500	6,000		550	6,600		550	6,600
Mobile bill (SMS & Reporting inclusive)		350	4,200		350	4,200		370	4,440		400	4,800
Ownership Transfer Fee (Quarterly)			20,000			20,000			20,000			20,000
Proposed salary-self		3,000	36,000		3,000	36,000		3,500	42,000		3,500	42,000
Other Expenses		100	1,200		100	1,200		150	1,800		150	1,800
Non Cash Item:												
Depreciation Expenses		2,000	24,000		2,000	24,000		2,000	24,000		2,000	24,000
Total Operating Cost (D)		6,850	114,200	-	6,900	115,400	-	7,620	124,670	-	7,700	126,292
(C-D) Net Profit:		17,450	124,450	-	18,615	135,183	-	19,171	138,442	-	20,430	149,976
Retained Income:			124,450	-		135,183	-		138,442	-		149,976

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment will be paid after the first round of fund disbursement (including ownership transfer fee after three months grace period).

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3	Year 4 (BDT)
Cash inflow:					
Opening Balance	-	3,000	57,450	111,745	200,791
Capital Infusion by UDYOKTA(Entrepreneur)	85,000				
Capital Infusion by Investor	400,000				
Sales	-	391,950	440,660	492,730	533,498
Total Receipts	485,000	394,950	498,110	604,475	734,289
Cash Outflow:					
Cost of goods sold	360,000	153,300	160,965	169,013	177,464
Operating expenses	2,000	114,200	115,400	124,670	126,292
Fixed Asset	120,000				
Return to investor (including Transfer fee)		70,000	110,000	110,000	110,000
Total payment	482,000	337,500	386,365	403,683	413,755
Closing Balances	3,000	57,450	111,745	200,791	320,534

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle business;
- Investor's money will be payback in four years.

THREATS

- Theft;
- Disease.

Presented at 39th Executive Social Business Design Lab
on December 07, 2014.

Thank you

Pictures

My Mother and me



Existing Cow Shade



Note: My existing Cow Shade is not suitable for dairy farm so I have to build a new shade for my proposed dairy farm.

Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1200

ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

ছবি

বহি নং - ১১ লাইসেন্স নং : ১/৫০ তারিখ : ১৫/১২/২০১৮

স্বাক্ষর/কোম্পানী/কার্ম/গ্রহীতার নাম আব্দুল হেদী কার্ম

পিতা/স্বামী/মালিকের নাম শ্রী মোঃ হুমায়ুন জাহিদ

ঠিকানা বৈষ্ণবপুর কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি হেদী কার্ম

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৮-২০২০

লাইসেন্সের মেয়াদ ইং ২০১৮/০১/২০২০ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০ + ০০/১০০ - ২০০/-
কথায় দুইশত টাকা মাত্র মাত্র।

চেয়ারম্যান
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You